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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/410,825	10/01/1999	ARTHUR WILLARD CHAFFEE	027756-0101	7525

7590 05/21/2004

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EXAMINER

SUBRAMANIAN, NARAYANSWAMY

ART UNIT	PAPER NUMBER
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3624

DATE MAILED: 05/21/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/410,825

Applicant(s)

CHAFFEE, ARTHUR WILLARD

Examiner

Narayanswamy Subramanian

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on 27 January 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 71-140, 152, 153 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 71-140, 152, 153 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### DETAILED ACTION

1. This office action is in response to applicant's communications filed on October 27, 2003 (Paper No. 22) and January 27, 2004 (Paper No. 24). The amendments to the claims 71, 75 and 152 made by the Applicants in their communication have been entered. The Examiner acknowledges receipt of information sent by the Applicants in response to 37 CFR Rule 1.105. The Examiner in view of the amendments withdraws rejection of claims 71-140 under 35 U.S.C. 101 made in the last office action (Paper No. 23). Claims 71-140, 152 and 153 are pending and have been examined. The rejections and response to arguments are stated below.

#### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 71-140, 152 and 153 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hinkle (US Patent 6,442,533 B1) in view of Lewis (US Patent 2002/0065752 A1) and further in view of Reese (US Patent 6,236,980 B1).

With reference to Claims 71 and 152, Hinkle discloses a computer implemented method and a programmable device including computer readable media for storing programmable code for producing a financial position report for an investment portfolio, the method comprising: obtaining single entry transaction data records for individual transactions of the investment portfolio; obtaining prices for investments held in the investment portfolio; calculating current double entry asset, liability and equity balances for the investment portfolio as a whole using the

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transaction data records and the obtained prices, wherein the sum of the portfolio asset balances equals the sum of the portfolio liability balances and the portfolio equity balances, and wherein the liability balances include balances that reflect obligations that would result if all investments of the investment portfolio were liquidated at said obtained prices; and generating a financial position report for the portfolio that presents the asset, liability and equity balances of the portfolio in a double entry format (See Hinkle Abstract, Figures 2B, 4D, 9A-15, Column 1 lines 45-51, 58-67, Column 3 lines 17-62, Column 4 line 66- Column 5 line 5, Column 8 line 35 – Column 9 line 45, Column 13 lines 61-667, Column 14 lines 20-46 and claim 1).

Hinkle does teach the steps of receiving user input data representing a request for a report for the investment portfolio; obtained prices are current prices and using hyperlinks associated with various items to retrieve reports corresponding to those items; transmitting financial position report to the user; and in response to receiving user input data representing user selection of one of said hyperlinks associated with one of said items, transmitting a report to the user supporting the item associated with the selected hyperlink.

Lewis teaches the steps of receiving user input data representing a request for a report for the investment portfolio (See Lewis Paragraphs 36 and 152-154); obtained prices are current or projected prices (See Lewis Paragraphs 8 and 13-20) and transmitting financial position report to the user (See Lewis Paragraphs 145 and 151).

It would have been obvious to one with ordinary skill in the art at the time the invention was made to include the steps taught by Lewis to the invention of Hinkle. The combination of the teaching taken as a whole suggests that investors would have benefited from having the reports about the asset, liability and equity balances of their portfolio in real time.

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Hinkle and Lewis combined do not explicitly teach the steps of using hyperlinks associated with various items to retrieve reports corresponding to those items and in response to receiving user input data representing user selection of one of said hyperlinks associated with one of said items, transmitting a report to the user supporting the item associated with the selected hyperlink.

Reese teaches the steps of using hyperlinks associated with various items to retrieve reports corresponding to those items and in response to receiving user input data representing user selection of one of said hyperlinks associated with one of said items, transmitting a report to the user supporting the item associated with the selected hyperlink (See Reese Column 4 lines 38-40, Column 5 lines 11-31, Column 33 lines 36-59, Column 63 line 59 – Column 64 line 25).

It would have been obvious to one with ordinary skill in the art at the time the invention was made to include the steps taught by Reese and Lewis to the invention of Hinkle. The combination of the teaching taken as a whole suggests that investors would have benefited from being able to navigate from one report to another in real time without having to type the location address of those reports.

With reference to claims 72-140 and 153, Hinkle, Lewis and Reese combined teach the features in these claims or they are old and well known in the art. By adding these features to the invention of Hinkle the users would have benefited from having a complete current financial picture of their investment portfolio and the net-worth of their portfolio after paying all the outstanding obligations.

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***Response to Arguments***

4. Applicant's arguments with respect to claims 71-140 have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

5. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft or Informal faxes to the Patent Office is (703) 872-9306. Any inquiry of

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a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian

May 14, 2004

Richard Weisberger  
Primary Examiner